

**Fill in this information to identify the case:**

Debtor 1	RAMON A. MUNOZ AKA RAMON MUNOZ AKA RAMON MUNOZ-RUIZ
Debtor 2 (Spouse, if filing)	VICTORIA MUNOZ AKA MARIA MUNOZ AKA MARIA VICTORIA MUNOZ
United States Bankruptcy Court for the Middle District of Florida (state)	
Case number	12-11834 ABB

Form 4100R

**AMENDED Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage information**

Name of creditor	SETERUS, INC., AS AUTHORIZED SUBSERVICER FOR FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA		Court claim no. (if known) 19
Last 4 digits of any number you use to identify the debtor's account	1099		
Property address:	2735 WOODSTEAM CIRCLE <small>Number Street</small>		
	KISSIMMEE	FL	34743 <small>City State ZIP Code</small>

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11/01/2018  
MM/DD/YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/DD/YYYY

Debtor 1 RAMON A. MUNOZ  
AKA RAMON MUNOZ  
AKA RAMON MUNOZ-RUIZ

First Name Middle Name Last Name

Case Number (if known) 12-11834 ABB

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;  
☐ all fees, costs, escrow, and expenses assessed to the mortgage; and  
☐ all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box:

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.



/s/ ReShaundra M. Suggs  
 Signature

Date 7/24/2018

Print ReShaundra M. Suggs, FI Bar # 77094  
 First Name Middle Name Last Name

Title Attorney for Secured Creditor

Company Choice Legal Group, P.A.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address P.O. Box 9908  
 Number Street

Ft. Lauderdale, FL 33310-0908  
 City State ZIP Code

Contact phone ( \_954\_ ) 453-0365-

Email  
\_reshaundra.suggs@clegalgroup.com

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true copy of the foregoing Response to Notice of Final Cure Payment was delivered to the addressees on the listed below by First Class U.S. Mail postage pre-paid and/or electronic mail this 24 day of July, 2018

**MAILING LIST**

U.S. TRUSTEE  
UNITED STATES TRUSTEE - ORL7/13, 7  
OFFICE OF THE UNITED STATES TRUSTEE  
GEORGE C YOUNG FEDERAL BUILDING  
400 WEST WASHINGTON STREET, SUITE 1100  
ORLANDO, FL 32801

LAURIE K. WEATHERFORD, TRUSTEE  
POST OFFICE BOX #3450  
WINTER PARK, FL 327903450

RAMON A. MUNOZ  
1507 SUN MEADOW DRIVE  
ORLANDO, FL 32824

MONICA A SANTIAGO, ESQ  
P.O. BOX 781594  
ORLANDO, FL 32878-

VICTORIA MUNOZ  
1507 SUN MEADOW DRIVE  
ORLANDO, FL 32824

Choice Legal Group, P.A.  
P.O. Box 9908  
Fort Lauderdale, FL 33310-0908  
Telephone: (954) 453-0365/1-800-441-2438  
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Reshaundra.Suggs@clegalgroup.com

By: \_\_\_\_\_  
Reshaundra.M. Suggs, Esq.  
Bar Number: 77094